

**MELLINGER KARTZMAN LLC**

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*Attorneys for Steven P. Kartzman, Chapter 7 Trustee*



Order Filed on February 3, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**In re:**

**ELAINA LIVA,**

**Debtor.**

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

Case No.: 19-25392 (RG)

Chapter 7

Honorable Rosemary Gambardella

**CONSENT ORDER RESOLVING  
DEBTOR'S EXEMPTION CLAIM  
PURSUANT TO 11 U.S.C. § 522**

The relief set forth on the following pages numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 3, 2022**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Page 2 of 3

Debtor: Elaina Liva

Case No.: 19-25392 (RG)

Caption: Consent Order Resolving Debtor's Exemption Claim Pursuant to [11 U.S.C. § 522](#)

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THIS MATTER having been brought before the Court by Steven P. Kartzman, the Court-appointed Chapter 7 Trustee (the "Trustee"), by and through his attorneys Mellinger Kartzman LLC, on application for entry of a Consent Order resolving the Debtor's Exemption Claim, and all parties with an interest having been properly served, and the Trustee and the Debtor, Elaina Liva (the "Debtor"), having agreed to amicably resolve the issues between the estate and the Debtor on the terms set forth herein, as appears from the signatures of counsel and the Debtor affixed hereto, it is hereby

ORDERED AS FOLLOWS:

1. With respect to the provisions of Paragraph 4 of the Consent Order Resolving Trustee's Objection to Property Claimed as Exempt entered on January 2, 2020 at DKT 36, the Trustee shall remit the sum of \$48,878.80 to the Debtor following receipt of the settlement funds pursuant to the Settlement Agreement approved by the Court by Order entered on July 20, 2021 at DKT 118.

2. The remainder of the funds due to the Debtor pursuant to the Consent Order entered on January 2, 2020, shall instead be remitted to the United States of America, upon the receipt and clearance of said settlement funds, in exchange for a release of the restitution lien held by the United States of America as against property of the estate. Said lien was recorded by the United States of America against Elaina Liva a/k/a Elaina Maria Gulino a/k/a Elaina Gulino a/k/a Elaina G. Liva, on May 3, 2019, by the Bergen County Clerk, in Book No. 03234 at Page No. 0408 (the "Restitution Lien").

3. The parties hereto shall execute any and all documents and pleadings reasonably necessary to implement all of the foregoing provisions.

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Debtor: Elaina Liva

Case No.: 19-25392 (RG)

Caption: Consent Order Resolving Debtor's Exemption Claim Pursuant to 11 U.S.C. § 522

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4. The terms of this Consent Order are subject to the Court's approval and the issuance of a Notice of Settlement (the "Notice") and the following:

- (a) If no objection to the Notice is filed, the issuance and docketing of a Certification of No Objection by the Clerk of the Bankruptcy Court; or
- (b) If any objection to the Notice is filed, the overruling of any such objection by this Court.

In the event that an objection to the settlement is filed and sustained, the parties shall be restored to their pre-settlement positions.

5. The parties, and anyone who succeeds to their rights and responsibilities hereunder, including their successors and/or assigns, are bound by this Consent Order. This Consent Order is made for the benefit of the parties and all who succeed to their rights and responsibilities.

6. The Bankruptcy Court shall retain exclusive jurisdiction to adjudicate all matters arising under or in connection with this Consent Order.

*The undersigned hereby consent to  
the form and entry of the within Order:*

MELLINGER KARTZMAN LLC  
*Attorneys for Trustee*

By: Steven A. Jayson  
STEVEN A. JAYSON, ESQ.

Dated: September \_\_, 2021

MCMANIMON, SCOTLAND & BAUMANN,  
LLC  
*Attorneys for the Debtor, Elaina Liva*

By: Anthony Sodono, III  
ANTHONY SODONO, III

Dated: September \_\_, 2021

By: Elaina Liva  
ELAINA LIVA

Dated: September \_\_, 2021

In re:  
Elaina Liva  
Debtor

Case No. 19-25392-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 03, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2022:

Recip ID	Recipient Name and Address
db	+ Elaina Liva, 5 Horizon Road, Apt. 2908, Fort Lee, NJ 07024-6649

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2022 at the address(es) listed below:

Name	Email Address
Anthony Sodono, III	on behalf of Debtor Elaina Liva asodono@msbnj.com
Bruce H Levitt	on behalf of Interested Party Jamie Willard blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Judah B Loewenstein	on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Robert Link	on behalf of Creditor Sterling National Bank successor by merger to Astoria Bank blink@msgrb.com

District/off: 0312-2

User: admin

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Steven A. Jayson

on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net  
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net  
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

Trustee@msklaw.net  
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Spec. Counsel Stearns Weaver Miller Weissler Alhadeff & Sitterson P.A. Trustee@msklaw.net,  
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10